

Fill in this information to identify the case:

Debtor 1 Debra L. Brooks
Debtor 2 _____
(Spouse, if filing)
United States Bankruptcy Court for the : Northern District of Illinois
(State)
Case number 20-15477

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known): 2-1

Last four digits of any number you use to identify the debtor's account: XXXXXX5838

Date of payment change: 6/1/2021
Must be at least 21 days after date of this notice

New total payment: \$1,137.81
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 895.49

New escrow payment : \$ 893.83

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Debra L. Brooks

First Name Middle Name Last Name

Case number (if known) 20-15477

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Kinnera Bhoopal

Signature

Date 4/21/2021

Print:

Kinnera

First Name

Middle Name

Bhoopal

Last Name

Title

Authorized Agent for Creditor

Company

McCalla Raymer Leibert Pierce, LLC

Address

1544 Old Alabama Road

Number Street

Roswell

City

GA

State

30076

ZIP Code

Contact phone

(312) 348-9088 X5172

Email

Kinnera.Bhoopal@mccalla.com

In Re:
Debra L. Brooks

Bankruptcy Case No.: 20-15477
Chapter: 13
Judge: Janet S. Baer

CERTIFICATE OF SERVICE

I, Kinnera Bhoopal, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Debra L. Brooks
30 W 176 Calumet Avenue
Warrenville, IL 60555-1515

Joseph P Doyle
Law Office of Joseph P Doyle
105 S Roselle Rd
Suite 203
Schaumburg, IL 60193
(served via ECF Notification)

Glenn B Stearns, Trustee
801 Warrenville Road Suite 650
Lisle, IL 60532
(served via ECF Notification)

U.S. Trustee
Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 4/22/2021 By: /s/Kinnera Bhoopal
(date) Kinnera Bhoopal
Authorized Agent for Creditor

PO Box 619063
Dallas, TX 75261-9063

DEBRA L BROOKS
C/O LAW OFFICE OF JOSEPH DOYLE
105 S ROSELLE RD STE 203
SCHAUMBURG IL 60193-1631

Loan Number:
Analysis Date: 03/04/2021

Customer Service	1-800-495-7166
Monday-Thursday	8:00 a.m. to 9:00 p.m. CT
Friday	8:30 a.m. to 5:00 p.m. CT
Saturday	10:00 a.m. to 4:00 p.m. CT

	PRESENT PAYMENT	NEW PAYMENT effective 06/01/2021
Principal & Interest	\$243.98	\$243.98
Escrow Payment	\$1,125.13	\$893.83
Escrow Shortage	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Total	\$1,369.11	\$1,137.81

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing, LLC analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS					
		MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
1. Projected Monthly Escrow Payment							
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$10,725.98 / 12 months = \$893.83.							
		Jun-21	893.83	.00	STARTING BALANCE	-11,967.49	4,245.83
		Jul-21	893.83	.00		-11,073.66	5,139.66
		Aug-21	893.83	4,692.49	COUNTY 2ND	-10,179.83	6,033.49
		Sep-21	893.83	1,341.00	HOMEOWNERS I	-13,978.49	2,234.83
		Oct-21	893.83	.00	(c)	-14,425.66	(b) 1,787.66
		Nov-21	893.83	.00		-13,531.83	2,681.49
		Dec-21	893.83	.00		-12,638.00	3,575.32
		Jan-22	893.83	.00		-11,744.17	4,469.15
		Feb-22	893.83	.00		-10,850.34	5,362.98
		Mar-22	893.83	.00		-9,956.51	6,256.81
		Apr-22	893.83	.00		-9,062.68	7,150.64
		May-22	893.83	4,692.49	COUNTY 1ST	-8,168.85	8,044.47
		TOTAL	\$10,725.96	(a) \$10,725.98		-11,967.51	4,245.81
2. Escrow Surplus/Shortage							
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus:							
You have a surplus of \$24,980.49 because the Projected Low Point (c) of -\$14,425.66 plus the escrow adjustment* <u>is more than</u> the Required Low Point of \$1,787.66.							
*An Escrow Adjustment of \$41,193.81, scheduled to be repaid through the bankruptcy, is included in this calculation.							
If the surplus is less than \$50.00, it will be spread to the low point "the minimum escrow balance required", which could be spread equally up to 12 months and automatically reduce your monthly payment accordingly. Otherwise, if your loan is contractually current, we will							
3. New Monthly Escrow Payment							
Principal & Interest	\$243.98						
Escrow Payment	\$893.83						
Escrow Shortage	\$0.00						
Optional Insurance	\$0.00						
Other	\$0.00						
Total	\$1,137.81						
Effective Date	06/01/2021						

IMPORTANT MESSAGES

ACH Debit Borrowers: You have previously authorized Fay Servicing, LLC, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Fay Servicing, LLC, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Fay Servicing, LLC, at least three (3) business days prior to your next scheduled debit.

Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. Our offices are open Monday-Thursday 8 A.M. - 9 P.M. Friday 8:30 A.M. - 5 P.M., and Saturday 10 A.M. - 4 P.M. CST. Call today: 1-800-495-7166. NMLS ID# 88244. NC residents: Fay Servicing, LLC, NC Permit Number 112302, 425 S. Financial Pl., Suite 2000, Chicago, IL 60605-6011.

This is a statement of actual activity in your escrow account from 01/12/2021 through 05/31/2021. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	0.00	-38,962.14
02/21		1,125.13				0.00 <	-37,837.01 <
03/21		28,771.03			E	0.00	-9,065.98
04/21		895.49			E	0.00	-8,170.49
05/21		895.49 *		4,692.49	E COUNTY 1ST	0.00	-11,967.49
TOTAL	\$0.00	\$31,687.14	\$0.00	\$4,692.49			